

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

STEPHEN DALE LIPOWSKI
LISA MARIE LIPOWSKI
Debtor(s)

Case No. 08-00833

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/15/2008.
- 2) The plan was confirmed on 04/30/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/31/2012.
- 5) The case was completed on 01/08/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$50,470.00.
- 10) Amount of unsecured claims discharged without payment: \$1,290.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$73,815.00
Less amount refunded to debtor	\$200.49

NET RECEIPTS: **\$73,614.51**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,620.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,020.80**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACUTE CARE SPECIALISTS	Unsecured	185.00	NA	NA	0.00	0.00
AMERICAN PROFIT RECOVERY	Unsecured	300.00	NA	NA	0.00	0.00
BAC HOME LOAN SERVICING LP	Secured	3,813.09	3,813.09	3,813.09	3,813.09	0.00
BAC HOME LOAN SERVICING LP	Secured	1,386.00	1,385.12	1,385.12	1,385.12	0.00
BAC HOME LOAN SERVICING LP	Secured	NA	0.00	0.00	0.00	0.00
BAC HOME LOAN SERVICING LP	Secured	NA	NA	NA	0.00	0.00
CHASE AUTOMOTIVE FINANCE COR	Secured	28,700.00	28,700.00	28,700.00	28,700.00	4,491.20
CHASE AUTOMOTIVE FINANCE COR	Unsecured	NA	115.18	115.18	115.18	0.00
DELL FINANCIAL SERVICES	Unsecured	100.00	1,516.63	1,516.63	1,516.63	0.00
DUPAGE VALLEY ANESTHESIOLOGY	Unsecured	145.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	9,920.00	10,212.69	10,212.69	10,212.69	0.00
EAST BAY FUNDING	Unsecured	900.00	991.64	991.64	991.64	0.00
EAST BAY FUNDING	Unsecured	1,120.00	1,337.97	1,337.97	1,337.97	0.00
EMERGENCY TREATMENT SC	Unsecured	25.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	8,625.00	7,728.33	7,728.33	7,728.33	1,645.78
GLEN OAKS HOSPITAL	Unsecured	310.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,250.00	1,240.83	1,240.83	1,240.83	0.00
JOSEPH R WELLS DDS	Unsecured	50.00	NA	NA	0.00	0.00
M3 FINANCIAL SERVICES	Unsecured	900.00	895.00	895.00	895.00	0.00
NICOR GAS	Unsecured	260.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,085.00	1,686.57	1,686.57	1,686.57	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	815.00	833.68	833.68	833.68	0.00
SAMS CLUB	Unsecured	15.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,198.21	\$5,198.21	\$0.00
Debt Secured by Vehicle	\$36,428.33	\$36,428.33	\$6,136.98
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$41,626.54	\$41,626.54	\$6,136.98
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,830.19	\$18,830.19	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,020.80</u>	
Disbursements to Creditors	<u>\$66,593.71</u>	
TOTAL DISBURSEMENTS :		<u>\$73,614.51</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.